



Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(use as many sheets as necessary)

Application Number

09/677,581

Filing Date

September 29, 2000

First Named Inventor

Diana HILDRETH

Art Unit

3692

Examiner Name

Frantzy Poinvil

Sheet

1 of 12

Attorney Docket Number

72167.000165

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1.	US 2001/0011243	08-02-2001	Dembo et al.	
	2.	US 2001/0056398	12-27-2001	Scheirer	
	3.	US 2002/0007330	01-17-2002	Kumar et al.	
	4.	US 2002/0019791	02-14-2002	Goss, et al.	
	5.	US 2002/0019803	02-14-2002	Muller	
	6.	US 2002/0059139	05-16-2002	Evans	
	7.	US 2002/0067373	06-06-2002	Roe et al.	
	8.	US 2002/0073005	06-13-0200	Welnicki et al.	
	9.	US 2002/0078086	06-20-2002	Alden et al.	
	10.	US 2002/0111850	08-15-2002	Smrckas et al.	
	11.	US 2002/0133383	09-19-2002	Chao et al.	
	12.	US 2002/0147668	10-10-2002	Smith et al.	
	13.	US 2002/0198797	12-26-2002	Cooper et al.	
	14.	US 20020111890	08-15-2002	Sloan, et al.	
	15.	US 2003/0018492	01-23-2003	Carlson	
	16.	US 2003/0028466	02-06-2003	Jenson, et al.	
	17.	US 2003/0061132	03-27-2003	Yu Sr. et al.	
	18.	US 2003/0061137	03-27-2003	Leung et al.	
	19.	US 2003/0093351	05-15-2003	Sarabanchong, Alvin	
	20.	US 2003/0212628	11-13-2003	Kuttan, et al.	
	21.	US 2003/0216965	11-20-2003	Libman	
	22.	US 2003/0229582	12-11-2003	Sherman et al.	
	23.	US 2004/0030626	02-12-2004	Libman	
	24.	US 2004/0039588	02-26-2004	Libman	

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute for form 1449A/PTO		Application Number	09/677,581
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 29, 2000
		First Named Inventor	Diana HILDRETH
		Art Unit	3692
		Examiner Name	Frantzy Poinvil
Sheet	2 of 12	Attorney Docket Number	72167.000165

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
25.	US	2004/0054610	03-18-2004	Amstutz, et al.	
26.	US	2004/0236641	11-25-2004	Abbott et al.	
27.	US	2004/0267651	12-30-2004	Jenson, et al.	
28.	US	2005/0004855	01-06-2005	Jenson, et al.	
29.	US	2005/0004856	01-06-2005	Brose, et al.	
30.	US	2005/0010510	01-13-2005	Brose, et al.	
31.	US	2005/0027632	02-03-2005	Zeitoun, et al.	
32.	US	2005/0060252	03-17-2005	Doddington, Andrew	
33.	US	2005/0144108	06-30-2005	Looper	
34.	US	3634669	01-11-1971	Wyckoff et al.	
35.	US	4254474	03-03-1981	Cooper et al.	
36.	US	4346442	08-24-1982	Musmanno	
37.	US	4355372	10-19-1982	Goldberg	
38.	US	4376978	03-15-1983	Musmanno	
39.	US	4597046	06-24-1986	Musmanno et al.	
40.	US	4598367	07-01-1986	DeFrancesco et al.	
41.	US	4642768	02-10-1987	Roberts	
42.	US	4674042	06-16-1987	Hernandez et al.	
43.	US	4674044	06-16-1987	Kalmus et al.	
44.	US	4736294	04-05-1988	Le Grand	
45.	US	4739478	04-19-1988	Roberts et al.	
46.	US	4760604	07-26-1988	Cooper	
47.	US	4774663	09-27-1988	Musmanno et al.	
48.	US	4831526	05-16-1989	Luchs	

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute for form 1449A/PTO		Application Number	09/677,581
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 29, 2000
		First Named Inventor	Diana HILDRETH
		Art Unit	3692
		Examiner Name	Frantzy Poinvil
		Sheet	3 of 12

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	49.	US 4859187	08-22-1989	Peterson, Richard E.	
	50.	US 4866634	09-12-1989	Reboh	
	51.	US 4897811	01-30-1990	Scofield	
	52.	US 4972504	11-20-1990	Daniel Jr.	
	53.	US 5041972	08-20-1991	Frost	
	54.	US 5093907	03-03-1992	Hwong et al.	
	55.	US 5220500	06-15-1993	Baird	
	56.	US 5220501	06-15-1993	Lawlor	
	57.	US 5227874	07-13-1993	Von Kohorn	
	58.	US 5231571	07-27-1993	D'Agostino	
	59.	US 5245535	09-14-1993	Weiss et al.	
	60.	US 5278751	01-11-1994	Adiano	
	61.	US 5297032	03-22-1994	Trojan et al.	
	62.	US 5321933	06-21-1994	Seifert et al.	
	63.	US 5381470	01-10-1995	Cambray et al.	
	64.	US 5396621	03-07-1995	MacGregor et al.	
	65.	US 5444844	08-22-1995	Inoue	
	66.	US 5481647	01-02-1996	Brody	
	67.	US 5490060	02-06-1996	Malec	
	68.	US 5502805	03-26-1996	Anderson et al.	
	69.	US 5523942	05-04-1996	Tyler	
	70.	US 5550734	08-27-1996	Tater	
	71.	US 5551021	08-27-1996	Harada	
	72.	US 5583778	12-10-1996	Wind	

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute for form 1449A/PTO		Application Number	09/677,581
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 29, 2000
		First Named Inventor	Diana HILDRETH
		Art Unit	3692
		Examiner Name	Frantzy Poinvil
Sheet	4 of 12	Attorney Docket Number	72167.000165

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
73.	US 5592590	01-07-1997	Jolly		
74.	US 5603025	02-11-1997	Tabb		
75.	US 5606496	02-25-1997	D'Agostino		
76.	US 5611052	03-11-1997	Dykstra		
77.	US 5615109	03-25-1997	Eder		
78.	US 5615341	03-25-1997	Srikant		
79.	US 5623591	04-22-1997	Cseri, Istvan		
80.	US 5644727	07-01-1997	Atkins		
81.	US 5649116	07-15-1997	McCoy		
82.	US 5655085	08-05-1997	Ryan		
83.	US 5657437	08-12-1997	Bishop et al.		
84.	US 5657460	08-12-1997	Egan et al.		
85.	US 5664127	09-02-1997	Anderson et al.		
86.	US 5671363	09-23-1997	Cristofich et al.		
87.	US 5675746	10-07-1997	Marshall, Paul S.		
88.	US 5689650	11-18-1997	McClelland et al.		
89.	US 5717865	02-10-1998	Stratmann		
90.	US 5721847	02-24-1998	Johnson, Jeffrey J.		
91.	US 5727161	03-10-1998	Purcell Jr.		
92.	US 5732397	03-24-1998	DeTore		
93.	US 5758328	05-26-1998	Giovannoli		
94.	US 5764923	06-09-1998	Tallman et al.		
95.	US 5765144	06-09-1998	Larche		
96.	US 5768158	06-16-1998	Adler et al.		

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute for form 1449A/PTO		Application Number	09/677,581
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 29, 2000
		First Named Inventor	Diana HILDRETH
		Art Unit	3692
		Examiner Name	Frantzy Poinvil
Sheet	5 of 12	Attorney Docket Number	72167.000165

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
97.		US 5774878	06-30-1998	Marshall	
98.		US 5774883	06-30-1998	Andersen, et al.	
99.		US 5799286	08-25-1998	Morgan et al.	
100.		US 5802502	09-01-1998	Gell	
101.		US 5819237	10-06-1998	Garman	
102.		US 5842178	11-24-1998	Giovannoli	
103.		US 5848400	12-08-1998	Chang	
104.		US 5852811	12-22-1998	Atkins	
105.		US 5870721	02-09-1999	Norris	
106.		US 5873096	02-16-1999	Lim	
107.		US 5875437	02-23-1999	Atkins	
108.		US 5878258	03-02-1999	Pizi	
109.		US 5878403	03-02-1999	Agrawal	
110.		US 5913202	06-15-1999	Motoyama	
111.		US 5918217	06-29-1999	Maggioncalda	
112.		US 5920848	07-06-1999	Schutzer, et al.	
113.		US 5920848	07-06-1999	Schutzer	
114.		US 5930775	07-27-1999	McCauley	
115.		US 5940811	08-17-1999	Norris	
116.		US 5940812	08-17-1999	Tengel et al.	
117.		US 5950175	09-07-1999	Austin	
118.		US 5963953	10-05-1999	Cram et al.	
119.		US 5970467	10-19-1999	Alavi	
120.		US 5974396	10-26-1999	Anderson	

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute for form 1449A/PTO		Application Number	09/677,581
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 29, 2000
		First Named Inventor	Diana HILDRETH
		Art Unit	3692
		Examiner Name	Frantzy Poinvil
Sheet	6 of 12	Attorney Docket Number	72167.000165

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
121.		US 5978779	11-02-1999	Stein et al.	
122.		US 5983206	11-09-1999	Oppenheimer	
123.		US 5987434	11-16-1999	Libman	
124.		US 5991741	11-23-1999	Speakman et al.	
125.		US 5995942	11-30-1999	Smith et al.	
126.		US 5999907	12-07-1999	Donner	
127.		US 6008817	12-28-1999	Gilmore Jr., John T.	
128.		US 6009415	12-28-1999	Shurling et al.	
129.		US 6018722	01-25-2000	Ray et al.	
130.		US 6021397	02-01-2000	Jones et al.	
131.		US 6026370	02-15-2000	Jermyn	
132.		US 6029139	02-22-2000	Cunningham et al.	
133.		US 6029195	02-22-2000	Herz	
134.		US 6032125	02-29-2000	Ando	
135.		US 6044371	03-28-2000	Person et al.	
136.		US 6055510	04-25-2000	Henrick	
137.		US 6064985	05-16-2000	Anderson	
138.		US 6070147	05-30-2000	Harms et al	
139.		US 6073115	06-06-2000	Marshall, Paul Steven	
140.		US 6076072	06-13-2000	Libman	
141.		US 6078892	06-20-2000	Anderson et al.	
142.		US 6078901	06-20-2000	Ching	
143.		US 6088686	07-11-2000	Walker et al.	
144.		US 6092050	07-18-2000	Lungren et al.	

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute for form 1449A/PTO		Application Number	09/677,581
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 29, 2000
		First Named Inventor	Diana HILDRETH
		Art Unit	3692
		Examiner Name	Frantzy Poinvil
Sheet	7 of 12	Attorney Docket Number	72167.000165

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
145.	US 6097391	08-01-2000	Wilcox, Jonathan J.		
146.	US 6108641	08-22-2000	Kenna et al.		
147.	US 6122623	09-19-2000	Garman		
148.	US 6154731	11-28-2000	Monks et al.		
149.	US 6173270	01-09-2001	Cristofich et al.		
150.	US 6185582	02-06-2001	Zellweger et al.		
151.	US 6188403	02-13-2001	Sacerdoti et al.		
152.	US 6188405	02-13-2001	Czerwinski et al.		
153.	US 6188993	02-13-2001	Eng et al.		
154.	US 6195092	02-27-2001	Dhond et al.		
155.	US 6199077	03-06-2001	Inala et al.		
156.	US 6202053	03-13-2001	Christiansen et al.		
157.	US 6205453	03-20-2001	Tucker et al.		
158.	US 6212494	04-03-2001	Boguraev		
159.	US 6222557	04-24-2001	Pulley IV et al.		
160.	US 6236978	05-22-2001	Tuzhilin		
161.	US 6243093	06-05-2001	Czerwinski et al.		
162.	US 6249775	06-19-2001	Freeman et al.		
163.	US 6256649	07-03-2001	Mackinlay et al.		
164.	US 6263320	07-17-2001	Danilunas et al.		
165.	US 6269346	07-31-2001	Cristofich et al.		
166.	US 6271863	08-07-2001	Bose et al.		
167.	US 6278981	08-21-2001	Dembo et al.		
168.	US 6282551	08-28-2001	Anderson et al.		

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute for form 1449A/PTO		Application Number	09/677,581
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 29, 2000
		First Named Inventor	Diana HILDRETH
		Art Unit	3692
		Examiner Name	Frantzy Poinvil
		Sheet	8 of 12

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
169.	US	6311144	10-30-2001	Abu El Ata	
170.	US	6317726	11-13-2001	O'Shaughnessy	
171.	US	6317750	11-13-2001	Tortolani et al.	
172.	US	6321212	11-20-2001	Lange	
173.	US	6330551	12-11-2001	Burchetta, et al.	
174.	US	6349290	02-19-2002	Horowitz, et al.	
175.	US	6349291	02-19-2002	Varma	
176.	US	6360188	03-19-2002	Freidman et al.	
177.	US	6363393	03-26-2002	Ribitzky, Ron	
178.	US	6405204	06-11-2002	Baker et al.	
179.	US	6452613	09-17-2002	Lefebvre et al	
180.	US	6490569	12-03-2002	Grune et al.	
181.	US	6496832	12-17-2002	Chi et al.	
182.	US	6502080	12-31-2002	Eichorst et al.	
183.	US	6513018	01-28-2003	Culhane	
184.	US	6597379	07-22-2003	Morris et al.	
185.	US	6601044	07-29-2003	Wallman	
186.	US	6725257	04-20-2004	Cansler et al.	
187.	US	6741975	05-25-2004	Nakisa, et al.	
188.	US	6850923	02-01-2005	Nakisa, et al.	
189.	US	6985880	01-10-2006	Hodgdon, et al.	

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute for form 1449A/PTO		Application Number	09/677,581
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 29, 2000
		First Named Inventor	Diana HILDRETH
		Art Unit	3692
		Examiner Name	Frantzy Poinvil
Sheet	9 of 12	Attorney Docket Number	72167.000165

FOREIGN PATENT DOCUMENTS

*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION
		Country Code Number- Kind Code (if known)				YES/NO
	190.	EP 0597316	5/18/1994	Joseph et al.		
	191.	JP 2002-163589	6/7/2002	Tanimoto		
	192.	WO 00/02256	1/13/2000	Toggweiler, Peter		
	193.	WO 02/069212	9/6/2002	Aureglia et al.		
	194.	WO 99/27479	6/3/1999	Watson		

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION
			YES/NO
	195.	ROGER ET AL., A Credit Scoring Model to Evaluate the Credit Worthiness of Credit Card Applicants, Developments in Marketing Science, Vol. 5, 1982	
	196.	POURMOKHTAR, A Hedge Fund Primer Version 0.1, www.emf.net/~farzin/hedgefund.html , printed 07/24/2002, 5 pages	
	197.	At Your Request, www.wingspanbank.com , 09/28/1999	
	198.	CSU/DSU (Channel Service Unit/Data Service Unit), CTI (Computer-Telephony Integration), pp. 208-210	
	199.	MARKESE, Can You Trust Mutual Fund Rankings?, Consumers' Research Magazine, Vol. 76, No. 10, Research Library, 10/1993, p. 20	
	200.	TAYLOR ET AL., Card Issuers Turn to Scoring as They Face Increasing Risk, Financial Services Report, Vol. 8, No. 15, 07/24/1991, p. 1	
	201.	QUINN, Credit Card Issuers Keeping a Closer Watch on How You Pay Bills, Washington Post, Staying Ahead, Business Section P6, 04/25/1988, 1 page	
	202.	FRIEDLAND, Credit Scoring Digs Deeper into Data, Credit World, Vol. 84, No. 5, 05/1996, pp. 19-23	

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute for form 1449A/PTO		Application Number	09/677,581
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 29, 2000
		First Named Inventor	Diana HILDRETH
		Art Unit	3692
		Examiner Name	Frantzy Poinvil
Sheet	10 of 12	Attorney Docket Number	72167.000165

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS			
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION YES/NO
	203.	Credit Scoring New Markets, Bank Technology News, Vol. 9, No. 7, 07/1996, p. 1	
	204.	Derivatives Primer, CEIBA, Association for Financial Professionals, Committee on Investment of Employee Benefit Assets, 12/2001	
	205.	CUMBY ET AL., Evaluating the Performance of International Mutual Funds, The Journal of Finance, Vol. 45, No. 2, 06/1990, pp. 497-521	
	206.	JAMESON, Expanding Risk Management Strategies: Key to Future Survival, Credit World, Vol. 84, No. 5, 05/1996, pp. 16-18	
	207.	FreeMarkets, printed on 04/26/1999	
	208.	ARMSTRONG, Fund of Funds: Perfect Solution or Dangerous Shortcut?, Investor Solutions, Inc., www.investorsolutions.com , printed 7/24/2002	
	209.	GS-Calc 6.0.1.1.; JPS Development; http://download.com , printed 9/03/2003	
	210.	GOTTFRIED ET AL., Graphical definitions: making spreadsheets visual through direct manipulation and gestures, Visual Languages, 1997, Proceedings, 1997 IEEE Sympium on, 23-26, September 1997, pp. 246-253, Abstract	
	211.	Hedge Fund Primer - The Basics, KSP Capital Management LLC, information@kspcapital.com , printed 07/24/2002, 18 pages	
	212.	Hedge Fund Primer About Fund of Funds, Links Securities LLC, www.hedgefund.net/prime_fof.php3 , 2002, 2 pages	
	213.	KNEIS, Hedge Fund Strategies: A Primer, Canadianhedgewatch, p. 3	
	214.	BUCHNER ET AL., HotDoc: a flexible framework for spatial composition, Visual Languages, 1997, Proceedings, 1997 IEEE Sympium, Abstract, 23-26 September 1997, pgs. 92-99	
	215.	ASCH, How the RMA/Fair Isaac credit-scoring model was built, Journal of Commercial Lending, Vol. 77, No. 10, 06/1995, pp. 10-16	
	216.	Huddling With William Bernstein: Small Town Doctor, Investing Pro	

EXAMINER SIGNATURE	DATE CONSIDERED
<p>*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>	

Substitute for form 1449A/PTO		Application Number	09/677,581
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 29, 2000
		First Named Inventor	Diana HILDRETH
		Art Unit	3692
		Examiner Name	Frantzy Poinvil
Sheet	11 of 12	Attorney Docket Number	72167.000165

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS			
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION YES/NO
	217.	SNYDER ET AL., Identifying design requirements using analysis structures, Aerospace and Electronics Conference, 1991, NAECON, 1991, Vol. 2, Abstract, 20-24 May 1991, pp. 786-792	
	218.	MEREDITH, Internet bank moves closer to virtual reality, USA Today, 05/05/1995	
	219.	INTERNET, Lending Tree, Mortgage Apply Online in Minutes, www.lendingtree.com , 7 pages, printed 02/01/1999	
	220.	MAKUCH, Managing Consumer Credit Delinquency in the US Economy: A Multi-Billion Dollar Management Science Application, Interfaces, 02/1992, pp. 90-109	
	221.	BOGLE, Mutual Funds at the Millennium: Fund Directors and Fund Myths, The Vanguard Group to the '40 Act Institute of PLI (Practicing Law Institute), New York, NY, 05/15/2000, 15 pages	
	222.	DAVENPORT ET AL., Numbers-a medium that counts [spreadsheet software]; Computer Graphics and Applications; IEEE; Vol. 11; Issue 4; Abstract, July 1991, pp. 39-44	
	223.	Opportunity Knocks at Scoring's Door, Collection and Credit Risk, Vol. 2, No. 4, 04/1997, p. 53	
	224.	STOLTE ET AL., Polaris: a system for query, analysis, and visualization of multidimensional relational databases; Visualization and Computer Graphics; IEEE Transactions on; Vol. 8; Issue 1; Abstract, January/March 2002, pp. 52-65	
	225.	Primer: Derivatives Instruments, Derivatives Study Center, www.econstrat.org/dscinstruments.htm , printed 07/24/2002, 8 pages	
	226.	CHI ET AL., Principles for information visualization spreadsheets; Computer Graphics and Applications; IEEE; Vol. 18; Issue 4; Abstract, July/August 1998, pgs. 92-99	
	227.	Product Data Integration Technologies, Inc., Step Integratin Authors, printed on 04/26/1999	
	228.	SULLIVAN, Scoring Borrower Risk, Mortage Banking, Vol. 55, No. 2, 11/1994, pp. 94-98	
	229.	Spreadsheet Mapper; www.panopticon.com ., printed 10/01/2003	
	230.	TCS 4.20; Telsys sas; http://download.com , printed 9/30/2003	

EXAMINER SIGNATURE	DATE CONSIDERED
<p>*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>	

Substitute for form 1449A/PTO		Application Number	09/677,581
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 29, 2000
		First Named Inventor	Diana HILDRETH
		Art Unit	3692
		Examiner Name	Frantzy Poinvil
Sheet	12 of 12	Attorney Docket Number	72167.000165

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS			
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION YES/NO
	231.	MCLAUGHLIN, Tapping Web to Search for Right Fund - FundProfiler Speeds Search, Boston Herald, Boston, MA, 12/16/1999, p. 70	
	232.	CAREY, The Sub-Prime Credit Market: Identifying Good Risks for Unsecured Cards, Credit World, Vol. 85, No. 1, 09/1996, pp. 13-15	
	233.	PORTNER, There Must be a Better Way, Mortgage Banking, Vol. 53, No. 2, 11/01/1992, pp. 12-22	
	234.	Trading and Capital-Markets Activities Manual, Instrument Profiles: Structured Notes, Federal Reserve System, The Turin Group, www.toerien.com/books/manual/4040.htm , printed 07/24/2002, 14 pages	
	235.	STORMS, PHILLIP, Using Mortgage Credit to Achieve Client Objectives, Journal of Financial Planning, ISSN/ISBN: 10403981, Proquest Document ID: 10403981, Vol. 9, Issue 5, 9 pages, October 1996	
	236.	STORMS, PHILLIP, Using Mortgage Credit to Achieve Client Objectives, Journal of Financial Planning, ISSN/ISBN: 10403981; Proquest document ID:10403981; Denver: Vol. 9; Issue 5; 9 pages, October 1996	
	237.	HICKMAN, Using Software to Soften Big-Time Competition, Bank Systems and Technology, Vol. 31, No. 8, 06/1994, pp. 38-40	
	238.	SPOERRI, Visual tools for information retrieval; Visual Languages; 1993; Proceedings; 1993 IEEE Symposium on; pgs. 160-168; Abstract.	
	239.	SPIRER, When Bad Credit Behavior Becomes the Norm, Credit World, Vol. 85, Iss. 6, July/August 1997, p. 18	
	240.	Why A Fund of Funds?, Altegris Investments, www.managedinvestments.com/hedge_fund_of_funds , printed 07/24/2002	

EXAMINER SIGNATURE	DATE CONSIDERED
<p>*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>	